



Adjustments to Implementation Guidelines for Cash Management

**Information on planned adjustments to Swiss Payment Standards
valid from November 2024**

Version 1.0, valid from 20 November 2023

Change history

All changes made to this handbook are listed below with the version number, change date, a brief description of the change and references to the chapters affected.

Version	Date	Change description	Chapter
1.0	20.11.2023	New document Part II of the consultation procedure on the remaining adjustments to the SPS 2024	all

Table 1: Change history

General information

Introduction

SIX Interbank Clearing Ltd ("**SIC Ltd**") is involved in committees and commissions that deal with standardisation issues in national and international payment traffic. It helps to ensure that Swiss financial institutions can set up their products and services in a timely manner on solid platforms that are networked in line with the market. This helps to ensure the smooth flow of payment traffic.

For data exchange between customers and banks based on the ISO 20022 definitions in the Payments and Cash Management business area, the Swiss Payment Standards ("**SPS**") are issued and periodically further developed under the leadership of SIC Ltd. The currently valid document is available on the following website: www.six-group.com/en/products-services/banking-services/payment-standardization/standards/iso-20022.html.

Planned adjustments – details

This document describes the planned adjustments to Implementation Guidelines for Cash Management in relation to the remaining adjustments to the SPS 2024.

Planned adjustments – procedure

For the purpose of broad coordination and preliminary information, SIC Ltd publishes planned adjustments to the SPS at an early stage and invites interested parties to submit their comments on these planned adjustments. The form created for this purpose is available at the following link: www.six-group.com/en/products-services/banking-services/payment-standardization/standards/iso-20022.html#scrollTo=consultations and should be sent to the following e-mail address after completion: consultations@paymentstandards.ch. The consultation will take place from 20 November to 20 December 2023.

Following the time window for submitting comments, the finalisation of the amendments will take place, taking into account comments received and other relevant developments (e.g. from the SEPA environment or regarding SWIFT messages). The publication of the new version is scheduled for February 2024. Adjustments from the consultation procedure I are binding and cannot be changed in the consultation procedure II.

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1 General

The consultation procedure is divided into two parts:

- **Part I** presented the changes associated with the upcoming introduction of instant payments. Publication took place at the beginning of September and the deadline for comments was Friday, 6 October 2023.
- **Part II** of the consultation procedure presents the remaining adjustments to the SPS 2024. It is due to be published in on 20 November and the deadline for comments on this part is Wednesday 20 December 2023.

Once the two consultation processes have been completed, the feedback received will be analysed and consultation reports will be prepared, which will also be published on www.iso-payments.ch. The results of the consultation procedure for Part I will be published in December 2023 and for Part II in January 2024.

The final versions of the following guidelines will be published in February 2024:

- Swiss Implementation Guidelines for Credit Transfers,
- Swiss Implementation Guidelines for Status Report,
- Swiss Implementation Guidelines for Cash Management,
- Swiss Business Rules.

2 Consultation Procedure II

Part II of the consultation procedure presents the remaining adjustments to the SPS 2024. These are two descriptions that are binding on the financial institutions with regard to the delivery of the content.

2.1 Adjustments to the "Additional Entry Information"

The booking texts for the booking in camt.05x must now be displayed in addition to the Bank Transaction Codes.

The following elements and sub-elements under this pathway have been added or adapted: *BkToCstmrStmt/Stmt/Ntry/AddtlNtryInf*.

Characteristic	General definitions – old	General definitions – new
Additional Entry Information <AddtlNtryInf>	This element can optionally be used by financial institutions for further information at the "entry" level (e.g. for booking information or to display fees that are not directly deducted from the booking). This additional information always refers to the respective booking.	This element must be used by financial institutions for the transmission of transaction descriptions (booking texts). This additional information always refers to the respective booking.

Table 2: Adjustments to the "AddtlNtryInf"

2.2 Adjustments to the "Account Servicer Reference"

The specification of the "Account Servicer Reference" is now also mandatory at transaction level. This adjustment will make duplicate checking easier.

The following elements and sub-elements under this pathway have been added or adapted: *BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/Refs/AcctSvcrRef*.

Characteristic	General definitions – old	General definitions – new
Account Servicer Reference <AcctSvcrRef>	If references other than C-level are available in the same element, they can be specified here (e.g. C-level = collective reference and/or D-level = resolution for each transaction in the collector). The reference can be identical for individual transactions (one C- and one D-level).	The element must always be delivered by the financial institutions. Unique booking (transaction) reference assigned by the financial institution. The reference can only be identical for individual transactions (one C- and one D-level). It allows the transaction to be linked in different notification messages (e.g. camt.054, camt.053 and MT940) and enables duplicate checking at transaction level .

Table 3: Adjustments to the "AcctSvcrRef"